

Maine Community Health Options Small Group Plans- 2015

Maine Community Health Options- PPO								
Product	Full Access Products							
Plan ID	Community Option HSA	Community Option	Community Basic	Community Balance	Community Choice	Community Preferred	Community Advantage	Community Premier
Metal Level	Bronze	Bronze	Bronze	Silver	Silver	Silver	Gold	Platinum
Medical Deductible	\$5,000	\$5,000	\$4,000	\$2,500	\$2,000	\$2,300	\$650	\$250
Coinsurance	50%	50%	20%	10%	30%	30%	20%	10%
Medical OOP Max	\$6,450	\$6,600	\$6,450	\$4,500	\$6,600	\$5,500	\$4,000	\$1,250
Child Dental	No	No	No	No	No	No	No	No
Plan Base Rate Factor	\$198.83	\$193.68	\$213.40	\$231.16	\$239.92	\$252.07	\$291.07	\$333.72

Maine Community Health Options Small Group 2015

Tobacco Factors	
MCHO	None

Area Factors	MCHO
1	0.89
2	0.965
3	1.02
4	1.18

Area	Counties					
1	Cumberland	Sagadahoc	York			
2	Knox	Kennebec	Lincoln	Oxford		
3	Androscoggin	Waldo	Franklin	Penobscot	Somerset	Piscataquis
4	Hancock	Aroostook	Washington			

Quarterly Trend Factors	
1st Quarter	1
2nd Quarter	1.012
3rd Quarter	1.025
4th Quarter	1.037

Age Factors	
0-20	0.635
21-24	1.000
25	1.004
26	1.024
27	1.048
28	1.087
29	1.119
30	1.135
31	1.159
32	1.183
33	1.198
34	1.214
35	1.222
36	1.230
37	1.238
38	1.246
39	1.262
40	1.278
41	1.302
42	1.325
43	1.357
44	1.397
45	1.444
46	1.500
47	1.563
48	1.635
49	1.706
50	1.786
51	1.865
52	1.952
53	2.040
54	2.135
55	2.230
56	2.333
57	2.437
58	2.548
59	2.603
60	2.714
61	2.810
62	2.873
63	2.952
64 +	3.000

Monthly Premium =(Plan Base Rate Factor*Monthly Trend Factor*Area Factor*Age Factor*Tobacco Factor)

*Rates may be slightly off due to rounding. Please contact the carrier to receive an exact quote.

Maine Bureau of Insurance

9/19/2014